

Medigap Insurance Specialist Medigap Helpline Part D Counselor

Position Summary

Under close progressing supervision of the Medigap Helpline Services Supervisor, this position provides Prescription Drug counseling, assistance and information statewide to Medicare-eligible consumers. The position identifies options among Medicare's 90 or more drug plans (28 stand-alone prescription plans (8 being low cost drug plans) and 64 Medicare Advantage, 21 Special Needs Advantage, and 5 Cost plans which include Part D) as well as other coverage choices. The counselor will assist callers with understanding and resolution of post-enrollment coverage issues and problems. He/she will assist in the development of reports as requested by the Executive Director. All counselors are required to be licensed by the Office of the Commissioner of Insurance as an Insurance Intermediary with an emphasis on health and accident insurance and shall maintain satisfactory compliance with all continuing education requirements of licensure specified by the Commissioner.

Goals and Worker Activity

45% A. Provision of counseling to Part D consumers aged 60 and over.

A1. Provide direct counseling and enrollment assistance by telephone, electronic or written correspondence, or in person to help beneficiaries identify the most effective prescription drug plan which meets the beneficiary's needs and circumstances.

A2. Provide counseling to those who are newly dual-eligible for both Medicare and Medicaid so coverage may be obtained to meet their medication needs during the period of time between when existing coverage ends and the Medicare drug coverage actually becomes available.

A3. Provide assistance with the full range of post-enrollment issues experienced by persons enrolled in a Medicare prescription drug plan, including but not limited to problems with coverage, exceptions, appeals, utilization controls, premiums, cost-sharing, uncovered costs, coordination of benefits, disenrollment, plan changes, special enrollment periods and auto-enrollment.

A4. Based upon the beneficiary needs identified in counseling, refer callers to other entities that are available and better-suited to provide needed assistance or administer programs for which beneficiaries may be eligible.

A5. Coordinate services with other SHIP (State Health Insurance and Assistance Program) components, including the Elder Benefit Specialist Program and Disability Rights of Wisconsin, who provide Part D and other Medicare related assistance.

A6. Alert the Medigap Supervisor and the SHIP director of specific issues or trends related to Part D coverages that may be developing in the state.

25% B. Maintain resource materials utilized in counseling as well as documentation of counseling relevant to the Helpline services.

B1. Maintain current files detailing coverage and other relevant provisions of all new and existing Medicare prescription drug plans sold in Wisconsin.

B2. Develop a thorough understanding of Part D prescription coverage as well as other prescription drug options a beneficiary may have thru utilization of the Medicare website and the Medicare plan-finder tool.

B3. Develop informational materials for public dissemination.

B4. Maintain up-to-date entries in the computer data base for retention and retrieval of relevant consumer counseling information relevant to the activities of the Medicare Part D Helpline.

20% C. Provision of training to Medicare beneficiaries, families, agencies, volunteers, and consumer groups.

C1. Conduct outreach events to educate Medicare beneficiaries, their families, caregivers, and other interested parties about Medicare Part D and other prescription options, developing and/or updating presentation materials including power point presentations and outlines.

C2. Conduct outreach to educate and assist with application for the Part D low-income subsidy (LIS).

C3. Conduct outreach to educate professionals and others who are providing medical or supportive services to Medicare beneficiaries about specific issues and problems they may encounter when working with clients who have Part D coverage.

C4. Provide technical assistance to elder benefit specialists throughout the state regarding Part D and other coverage issues.

C5. Respond to general public and/or media requests for information in compliance with BOALTC policy on media relations by composing Press Releases on relevant topics.

C6. Serve as a source of expertise and technical assistance on Medicare Part D to the Wisconsin Aging Network.

C7. Provide training, support and guidance to the Medigap Helpline's Part D Volunteers

10% D. Development of Reports and Referrals

D1. Assist in development and submission of monthly reports regarding status of caseload, geographic distribution of requests, results of surveys, and developing trends in the insurance industry to meet agency reporting requirements.

D2. Cooperate with support staff in compilation of program data.

D3. Respond to inquiries from insurance companies as a result of complaints filed by Medigap Helpline consumers.

D4. Consult with legal counsel for advice and legal interpretations when appropriate.

D5. Maintain logs of volunteer times and duties performed.

Knowledge, Skills, and Abilities

1. Must possess a thorough understanding and awareness of the components of the Medicare Prescription Drug (Part D) eligibility and application process.
2. Must possess a thorough understanding and awareness of the concepts of Medicare and its associated components and health coverage structures.
3. Must possess experience and skill sets with discussing complicated matters over the telephone, especially with older persons.
4. Must possess a comprehensive knowledge and understanding the structure and authority of the Centers for Medicare & Medicaid Services (CMS) regulations related to Prescription Drug plans.
5. Must possess a comprehensive knowledge and understanding of Wisconsin statutes and regulations related to insurance policies and agent practices.
6. Must possess a comprehensive knowledge of other prescription coverage options a beneficiary may have which may be utilized to meet their medication needs.
7. Must possess the ability to interpret outlines of coverage of insurance products for potential consumers.
8. Must possess the ability to assist consumers with filing complaints, informing them of their rights.
9. Must possess the ability to deliver effective oral presentations before large groups of older consumers and to be able to respond to their questions effectively and accurately.
10. Must possess the ability to work with Elder/Disability Benefit Specialists and other SHIP advocates to secure services for older persons.
11. Must have demonstrated an ability to manage competing responsibilities, be able to set priorities, and complete tasks in a timely manner.
12. Must be able to spend extended periods on the telephone providing counseling.
13. Must have experience with inputting and retrieving data from various computer applications.
14. Must have a thorough working knowledge of the State Health Insurance and Assistance Program (SHIP) in Wisconsin and nationally.
15. Must possess ability to train, schedule, and monitor volunteers.